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B1 (Official	Form 1)(1/		TT . *4 . J	04 - 4	D l		<u> </u>	ago I o	. 02		1	
			United No			of Illing		rt			Vol	untary Petition
	Name of Debtor (if individual, enter Last, First, Middle): Camaquin, James W.							Name of Joint Debtor (Spouse) (Last, First, Middle):  Camaquin, Nancy F.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four dig		Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E		et four digits on than one,	state all)	r Individual-'	Taxpayer I.	D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 7623 Sussex Creek Drive Apt. 305					Stre	eet Address o 7623 Suss Apt. 305	of Joint Debtor ex Creek D		reet, City, a	ind State):  ZIP Code		
Darien, I County of R Dupage	Residence or	of the Princ	cipal Place o	of Busines		ZIP Code 60561	Cou	Darien, IL unty of Resid Dupage	ence or of the	Principal Pl	ace of Busi	60561
Mailing Add		otor (if diffe	rent from str	eet addres	ss):				s of Joint Debt	tor (if differe	ent from stre	eet address):
					Г	ZIP Code						ZIP Code
Location of (if different				r								l l
☐ Corporat ☐ Partners! ☐ Other (If	(Form of C (Check all (includes ibit D on pa tion (includes hip	es LLC and	form. LLP) bove entities,	Nature of Business (Check one box)  Health Care Business Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiz under Title 26 of the United St		s defined	☐ Chap☐ Cha	the 1 oter 7 oter 9 oter 11 oter 12	Petition is F	thapter 15 Pf a Foreign thapter 15 Pf a Foreign thapter 15 Pf a Foreign the of Debts k one box) y for	Under Which cone box)  Tetition for Recognition Main Proceeding tetition for Recognition Nonmain Proceeding  Debts are primarily business debts.	
☐ Filing Feattach signs unable	gned applic e to pay fee ee waiver re	ched  d in installmation for the except in in	ee (Check of eents (applice e court's con- istallments. I applicable to ce e court's con-	ne box)  able to incesideration Rule 1006	dividuals on certifying t (b). See Offi ndividuals o	aly). Must hat the debt icial Form 3A only). Must	Che Che	eck one box:  Debtor is Debtor's to inside eck all applic A plan is Acceptar	a a small busing not a small busing not a small busing aggregate nor affiliates; able boxes: being filed waters of the pla	Chapter 11 tess debtor activities debtor the contingent less that the continue c	Debtors s defined in or as define liquidated d n \$2,190,00 ion. ited prepeti	11 U.S.C. § 101(51D). d in 11 U.S.C. § 101(51D). ebts (excluding debts owed 10. tion from one or more 1.C. § 1126(b).
Debtor e	estimates that estimates that	at funds will at, after any	ation be available exempt property for distributed.	erty is ex	cluded and	administrat		nses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N  1- 49	Number of C ■ 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000, to \$500 million	001 \$500,000,000 to \$1 billion	More than \$1 billion			
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000, to \$500 million	001 \$500,000,000 to \$1 billion	1 More than \$1 billion			

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B1 (Official For	m 1)(1/08)	Page 2 01 52	Page 2	
Voluntar	y Petition	Name of Debtor(s): Camaquin, James W.		
(This page mu	st be completed and filed in every case)	Camaquin, Nancy F.		
1 0	All Prior Bankruptcy Cases Filed Within Las		dditional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		xhibit B	
forms 10K a pursuant to S and is reques	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	(To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  X _/s/ Justin J. Guler # August 28, 2008 Signature of Attorney for Debtor(s) (Date) Justin J. Guler # 6294287		
	Exh	1 nibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?	
	Exh	nibit D		
Exhibit  If this is a join	-	a part of this petition.	a separate Exhibit D.)	
Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Information Regarding	_		
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asse		
	There is a bankruptcy case concerning debtor's affiliate, go		•	
_	esets in the United States in unt in an action or ed in regard to the relief			
	Certification by a Debtor Who Reside		rty	
	(Check all app Landlord has a judgment against the debtor for possession		complete the following.)	
	(Name of landlord that obtained judgment)	<u> </u>		
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	for possession, after the judgment for	possession was entered, and	
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become du	e during the 30-day period	
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. § 362(1)).		

## **Voluntary Petition**

(This page must be completed and filed in every case)

## Camaquin, Nancy F. Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James W. Camaquin

Signature of Debtor James W. Camaquin

X /s/ Nancy F. Camaquin

Signature of Joint Debtor Nancy F. Camaquin

Telephone Number (If not represented by attorney)

August 28, 2008

Date

## Signature of Attorney\*

### X /s/ Justin J. Guler #

Signature of Attorney for Debtor(s)

Justin J. Guler # 6294287

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

August 28, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Camaquin, James W.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{X}$ 

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re Nancy F. Camaquin Case No.	
Debtor(s) Chapter 7	

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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## Official Form 1, Exh. D (10/06) - Cont.

statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ James W. Camaquin
James W. Camaquin

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: August 28, 2008

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	James W. Camaquin Nancy F. Camaquin		Case No.	
		Debtor(s)	Chapter	7
			-	

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Nancy F. Camaquin	
	Nancy F. Camaquin	

Date: August 28, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	James W. Camaquin,		Case No	
	Nancy F. Camaquin			
		Debtors	Chapter	7
			• -	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	10,860.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		7,189.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		98,903.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,638.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,967.00
Total Number of Sheets of ALL Schedules		24			
	T	otal Assets	10,860.00		
			Total Liabilities	106,092.00	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	James W. Camaquin,		Case No		
	Nancy F. Camaquin				
_		Debtors	Chapter	7	_

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	3,638.00
Average Expenses (from Schedule J, Line 18)	3,967.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,089.53

#### State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		98,903.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		98,903.00

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B6A (Official Form 6A) (12/07)

In re	James W. Camaquin,	Case No
	Nancy F. Camaquin	

#### Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	James W. Camaquin,	Case No.
	Nancy F. Camaquin	

### Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	JOHH, OI	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings account with Chase	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household goods	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Personal used clothing	-	300.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Sentry Life Insurance Policy Cash Surrender Value=\$350	-	350.00
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tota (Total of this page)	al > 1,150.00

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	James W. Camaquin,
	Nancy F. Camaguin

Case No.
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## Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars (File separately) the record(s) of any such interest(s).  11. U.S.C. § 521(c).)  12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated dand unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  19. Equitable or future interests, life estates, and rights or powers  X	ption
other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  Tax refund 2007-\$4220 - 0. Spent on car loan, accountant, car repairs, and rent  19. Equitable or future interests, life  X	
and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  Tax refund 2007-\$4220 - 0.  Spent on car loan, accountant, car repairs, and rent  To a repairs, and rent  To a repairs, and rent  To a repairs, and rent	
ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  Tax refund 2007-\$4220 - 0.  Spent on car loan, accountant, car repairs, and rent  19. Equitable or future interests, life  X	
and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  Tax refund 2007-\$4220 - 0.  Spent on car loan, accountant, car repairs, and rent  Tax repairs, and rent  X	
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  Tax refund 2007-\$4220 - 0.  Spent on car loan, accountant, car repairs, and rent  Y	
property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  Tax refund 2007-\$4220 - 0.  Spent on car loan, accountant, car repairs, and rent  19. Equitable or future interests, life  X	
including tax refunds. Give particulars.  Spent on car loan, accountant, car repairs, and rent  19. Equitable or future interests, life  X	
	0
exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	
20. Contingent and noncontingent X interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.  Give estimated value of each.	
Sub-Total > 0.00 (Total of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	James W. Camaquin,
	Nancy F Camaguin

### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	200	4 Toyota Highlander 65,000 miles	-	8,025.00
	other vehicles and accessories.	200	0 Nissan Altima 120,000 miles	J	1,685.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Х			

Sub-Total > (Total of this page)

9,710.00

Total >

10,860.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	James W. Camaquin,	Case No.
	Nancy F. Camaguin	

## Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Personal used clothing	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in Insurance Policies Sentry Life Insurance Policy Cash Surrender Value=\$350	735 ILCS 5/12-1001(b)	350.00	350.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Toyota Highlander 65,000 miles	735 ILCS 5/12-1001(c)	836.00	8,025.00
2000 Nissan Altima 120,000 miles	735 ILCS 5/12-1001(b)	1,685.00	1,685.00

Total: 3,671.00 10,860.00

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B6D (Official Form 6D) (12/07)

In re	James W. Camaquin,	Case No.
	Nancy F. Camaquin	

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH_ZGWZH	UNLIQUIDATED	U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No. xxxxxxxxxxxxx0001  Toyota Motor Credit 19001 South Western Ave Torrance, CA 90501	-	J	Opened 3/10/04 Last Active 2/17/08  PMSI  2004 Toyota Highlander 65,000 miles		E D				
		L	Value \$ 8,025.00				7,189.00	0.00	
Account No.			Value \$  Value \$						
Account No.									
			Value \$						
continuation sheets attached	Subtotal (Total of this page) 7,189.00								
	Total (Report on Summary of Schedules) 7,189.00 0.00								

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B6E (Official Form 6E) (12/07)

•			
In re	James W. Camaquin,	(	Case No
	Nancy F. Camaquin		
-		Debtors	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
$\square$ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	James W. Camaquin,	Case No.	
	Nancy F. Camaquin		
	Debtors		

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Н	usband, Wife, Joint, or Community	Ç	2	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	CONSIDERATION FOR CLAIM IF C	ND I	700	ZQD<	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx9160			Opened 7/25/03 Last Active 2/01/04	1	Г	T E		
AMC Mortgage Services Po Box 769 Santa Ana, CA 92866		J	ConventionalRealEstateMortgage			D		0.00
Account No. xxxxxxxxxxxx0813	$\dashv$	$^{+}$	Opened 6/01/06 Last Active 7/01/07		+			
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		F	CreditCard					1,307.00
Account No. xxxxxxxxx0001  Argonne Credit Union 9700 S Cass Ave Lemont, IL 60439		J	Opened 2/06/03 Last Active 3/05/04 Automobile					
								0.00
Account No. xxxx4023  Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		J	Opened 1/01/08 Last Active 3/01/08 Collection Hsbc Card Services Iii Inc					6.400.00
				Sul	bte	ate:		6,409.00
11 continuation sheets attached				Su Total of this)				7,716.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	James W. Camaquin,	Case No.
	Nancy F. Camaquin	

CDEDITORIS MAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	ND	ONTINGEN	NL - QU - DATED	I S P U T E D	AMOUNT OF CLAIM
Account No. 5554			Opened 1/06/05 Last Active 6/12/07		Ť	TE		
Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420		J	CreditCard			D		6,195.00
Account No. 5801			Opened 1/01/05 Last Active 2/01/06					
Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420		Н	CreditCard					0.00
Account No. xxxxxxxxxx7911  Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		Н	Opened 2/25/05 Last Active 6/14/07 CheckCreditOrLineOfCredit					
Account No. xxxxxxxx4297	-		Opened 1/22/03 Last Active 8/01/03					18,867.00
Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		Н	NoteLoan Last / tell/3 5/6 1/35					0.00
Account No. xxxxxx1752			Opened 6/01/04 Last Active 6/01/04					
Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		Н	CheckCreditOrLineOfCredit					0.00
Sheet no1 of _11_ sheets attached to Schedule of	1			l	ubt	ota	ıl	25.000.00
Creditors Holding Unsecured Nonpriority Claims			C	Total of th	is j	pag	ge)	25,062.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	James W. Camaquin,	Case No.
	Nancy F. Camaquin	

CDED ITODIG VIA IT	С	Hu	sband, Wife, Joint, or Community		CO	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	ID AIM	ONTINGEN	UNL-QU-DAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0652			Opened 2/01/05 Last Active 2/25/05 CheckCreditOrLineOfCredit		Т	T E D		
Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		Н	CheckCreaitOrLineOlCreait	-		D		0.00
Account No. xxxxxx1051			Opened 1/01/03 Last Active 1/01/03					
Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126		Н	NoteLoan					0.00
Account No. xxxxxxxx7720	╁		Opened 5/23/00 Last Active 6/09/07					0.00
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	-	Н	CreditCard					2,820.00
Account No. xxxxxxxx8241			Opened 3/13/01 Last Active 6/09/07					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		Н	CreditCard					2,360.00
Account No. xxxxxxxx3738	H		Opened 5/09/95 Last Active 12/01/99					, , , , , , , , , , , , , , , , , , , ,
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	CreditCard					0.00
Sheet no. 2 of 11 sheets attached to Schedule of				Su	ıbt	ota	<u>l</u> 1	5.462.22
Creditors Holding Unsecured Nonpriority Claims			T)	Total of th	is j	pag	ge)	5,180.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	James W. Camaquin,	Case N	No
	Nancy F. Camaquin		

CDEDITORIO NA ME	С	Hu	sband, Wife, Joint, or Community	С	: U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		$-1 \cap$	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx5746			Opened 3/06/02 Last Active 5/02/05	╗┑	T E D	1	
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		Н	CreditCard				0.00
Account No. xxxxxxxx7000			Opened 12/22/00 Last Active 6/10/07		$\dagger$	T	
Chase 800 Brooksedge Blvd Westerville, OH 43081		J	CreditCard				
							12,224.00
Account No. xxxxxxxx0484  Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		н	Opened 7/15/06 Last Active 6/01/07 CreditCard				9,201.00
Account No. xxxxxxxx0379			Opened 11/26/02 Last Active 6/11/07		+		
Chase- Bp Po Box 15298 Wilmington, DE 19850		J	CreditCard				826.00
Account No. xxxx1340			Opened 6/22/92		+	+	
Chrysler Financial 11300 Cornell Park Dr St Cincinnati, OH 45242		J	Automobile				0.00
Sheet no. 3 of 11 sheets attached to Schedule of	<u> </u>	<u> </u>		Sub	 otot:	L al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				22,251.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	James W. Camaquin,	Case No.
	Nancy F. Camaquin	

CREDITORIS NAME	С	Hu	sband, Wife, Joint, or Community			I D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1		DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx2909			Opened 6/23/04 Last Active 5/21/07	7	T E		
Citgo Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	CreditCard				778.00
Account No. x2573	╁		Opened 11/01/02 Last Active 12/01/05		+	╁	
Citi - BP Oil Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		Н	CreditCard				0.00
Account No. xxxxx2457	╁		Opened 3/01/77 Last Active 8/05/03		+	+	
Citibank / Sears Po Box 20363 Kansas City, MO 64195		Н	ChargeAccount				0.00
Account No. xxxx5091	-		Opened 11/01/91 Last Active 9/08/03		+		0.00
Citibank / Sears Po Box 20363 Kansas City, MO 64195		J	ChargeAccount				0.00
Account No. xxxxxxxxxxxx5510	+		Opened 4/28/06 Last Active 6/11/07		+	+	3.00
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		Н	ChargeAccount				1,395.00
Sheet no. 4 of 11 sheets attached to Schedule of				Su	btot	al	0.470.00
Creditors Holding Unsecured Nonpriority Claims			(Tota	of this	s pa	ge)	2,173.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	James W. Camaquin,	Case No.
	Nancy F. Camaquin	

2777 TO 16 11 17	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		ZM0Z-4Z00	DZU_QD_D4H		AMOUNT OF CLAIM
Account No. xxxxxxxxxxx2393			Opened 11/23/04 Last Active 6/12/07		Т	T E D		
Direct Merchants Bank Attn: Bankruptcy Dept Po Box 5246 Carol Stream, IL 60197		Н	CreditCard			ט		0.00
Account No. xxxxx0775			Opened 3/01/08					
Dupag Cu Pob 3930 Naperville, IL 60567		W	CreditCard					
								10,788.00
Account No. xxxxx0775  Dupage Credit Union 1515 Bond St Naperville, IL 60563		w	Opened 3/31/08 CreditCard					10,788.00
Account No. xxxxxxxxxxx3385			Opened 9/29/05 Last Active 3/20/08					
Dupage Credit Union 1515 Bond St Naperville, IL 60563		J	CreditCard					470.00
Account No. xxxxxxxxxxxx3484	f		Opened 10/11/05 Last Active 12/12/07	$\dashv$	$\dashv$			
Dupage Credit Union 1515 Bond St Naperville, IL 60563		J	CreditCard					449.00
Sheet no. 5 of 11 sheets attached to Schedule of				S11	ıbt	ota	<u>L</u>	
Creditors Holding Unsecured Nonpriority Claims			(Total					22,495.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	James W. Camaquin,	Case No
	Nancy F. Camaquin	

CDEDITODIS NAME	С	Hu	sband, Wife, Joint, or Community		СО	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAID IS SUBJECT TO SETOFF, SO STATE.	.	ONTINGEN	DZU_QD_DAH	ローのPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx0357			Opened 4/27/04 Last Active 3/07/08		Т	T E D		
Dupage Credit Union 1515 Bond St Naperville, IL 60563		J	CreditCard			D		5.00
Account No. xxxxx9070	╁	H	Opened 9/28/05 Last Active 1/30/08	+	+			
Dupage Credit Union 1515 Bond St Naperville, IL 60563		J	CheckCreditOrLineOfCredit					
								0.00
Account No. xxxxx3570  Dupage Credit Union 1515 Bond St Naperville, IL 60563		J	Opened 10/07/05 CheckCreditOrLineOfCredit					0.00
Account No. xxxxxxxxEDx0001	1		Opened 1/25/07 Last Active 7/11/07					
Edfinancial/bankone 123 Center Park Dr Knoxville, TN 37922		W	Educational					0.00
Account No. xxxxxxxxEDx0002	╂	$\vdash$	Opened 7/11/07 Last Active 7/11/07	$\dashv$	$\dashv$		$\vdash$	0.00
Edsouth W/jp Morgan Po Box 36014 Knoxville, TN 37930		W	Educational					
								4,880.00
Sheet no. <u>6</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Su al of thi		ota		4,885.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	James W. Camaquin,	Case No.
	Nancy F. Camaquin	

	10		should Wife Isiat or Community				Iъ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	LAIM	CONTINGEN	ONL-QU-DATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx8775			Opened 6/04/04 Last Active 6/11/07 CreditCard		Т	T E D		
Exxmblciti Po Box 6497 Sioux Falls, SD 57117		н						
								933.00
Account No. xxxxxx2357  First Consumers National Bank Po Box 51660 Sparks, NV 89435		w	Opened 2/17/87 Last Active 1/15/98 ChargeAccount					
								0.00
Account No. xxxx5072  Guaranty Bk 4000 W. Brown Deer Brown Deer, WI 53209		J	Opened 3/01/05 Last Active 2/09/06 HomeEquityLineOfCredit					0.00
Account No. xxxxxxxx6852  Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201		J	Opened 6/25/04 Last Active 6/11/07 CreditCard					675.00
Account No. xxxxx6028  Lazarus/macy's Attention: Bankruptcy Po Box 8118 Mason, OH 45040		w	Opened 10/01/91 Last Active 3/01/01 ChargeAccount					0.00
Sheet no7 of _11_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(	So Total of th		tota pag		1,608.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	James W. Camaquin,	Ca	ase No
	Nancy F. Camaquin		

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	$1 \cap$		AMOUNT OF CLAIM
Account No. xxxxxxxxxxx1071			Opened 7/04/04 Last Active 6/19/07	Т	T E D		
Lowes / MBGA Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076		J	ChargeAccount				1,044.00
Account No. xx4081	╁		Opened 6/08/05	+	H		
M3 Financial Services 1127 S Mannheim Rd Ste 1 Westchester, IL 60154	-	W	Collection Vyridian Revenue Management				365.00
Account No. xxxxxxxx5820	1		Opened 6/01/04 Last Active 7/19/07				
Mcydsnb 9111 Duke Blvd Mason, OH 45040	-	W	ChargeAccount				1,103.00
Account No. xxx7320	┢	-	Opened 10/02/02	+	<u> </u>		.,
Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607		Н	Collection Emergency Ambulatory Care Co				0.00
Account No. xxxxxx6114	_		Opened 10/01/07 Last Active 3/01/08	+	$\vdash$		
Merchants Cr 2230 W Jackson Blvd Ste 900 Chicago, IL 60606		W	Med1 02 Rush University Medical Cent				280.00
Sheet no. 8 of 11 sheets attached to Schedule of				Sub	totr	1	230.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,792.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	James W. Camaquin,	Case No.
	Nancy F. Camaquin	

	С	Ни	sband, Wife, Joint, or Community	C	: Ti	J I	5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			א   ו ב ב	S J I	AMOUNT OF CLAIM
Account No. xxxxxx6113			Opened 10/01/07 Last Active 3/01/08	Т	·   ]	Γ   Ξ		
Merchants Cr 2230 W Jackson Blvd Ste 900 Chicago, IL 60606		W	Med1 02 Rush University Medical Cent					111.00
Account No. xxxxxx6112			Opened 10/01/07 Last Active 3/01/08	+	+	+	$\dashv$	
Merchants Cr 2230 W Jackson Blvd Ste 900 Chicago, IL 60606		W	Med1 02 Rush University Medical Cent					
								85.00
Account No. xxxxxx5701  New Century Mtg/Carrington Loan Servicin Po Box 15298 Wilmington, DE 19850		J	Opened 2/08/06 Last Active 5/25/06 ConventionalRealEstateMortgage					0.00
Account No. xx5842			Opened 12/01/96 Last Active 6/01/07		$\dagger$	$\dagger$	$\forall$	
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		W	Other					0.00
Account No. xxxxxxxxxxx0001			Opened 9/17/99 Last Active 6/01/04	+	+		+	
Nissan Motor Acceptance / Infiniti Po Box 660366 Dallas, TX 75266		J	Automobile					0.00
Sheet no. 9 of 11 sheets attached to Schedule of	<u> </u>	_		Sul	oto	 tal	$\dagger$	
Creditors Holding Unsecured Nonpriority Claims			(Total				)	196.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	James W. Camaquin,	Case No.
	Nancy F. Camaquin	

CDEDITORIG MAME	С	Hu	sband, Wife, Joint, or Community		C O	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ı	ONTINGEN	UNLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No. xxx3572	Γ		Opened 4/06/99 Last Active 5/01/01		Т	T E		
Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826		J	RealEstateSpecificTypeUnknown			D		0.00
Account No. xxxxxx5074	┢		Opened 10/05/02 Last Active 2/01/03		$\dashv$	-	-	
Onyx Acceptance Corp C/O Tsys Debt Management Po Box 5155 Norcross, GA 30091		J	Automobile					
								0.00
Account No. xxxxxxxx3010  Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071		w	Opened 6/28/04 ChargeAccount					0.00
Account No. xxxxxxxxx3659	┢		Opened 4/30/01 Last Active 7/01/03					
Select Portfolio Svcin 3815 South West Temple Salt Lake City, UT 84115		J	ConventionalRealEstateMortgage					0.00
Account No. xxxxxxxxx6352	╁		Opened 2/08/06 Last Active 7/23/07		$\dashv$	$\dashv$	-	
Select Portfolio Svcin 3815 South West Temple Salt Lake City, UT 84115		J	ConventionalRealEstateMortgage					0.00
Sheet no10_ of _11_ sheets attached to Schedule of				Ç.	ıbtı	otal	$\dashv$	
Creditors Holding Unsecured Nonpriority Claims			(Tota				- 1	0.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	James W. Camaquin,	Case No.
	Nancy F. Camaquin	

	_						_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		Hu: H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		O N T	N L I	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx5261			Opened 7/02/02 Last Active 6/11/07		Т	T E		
Target Po Box 9475 Minneapolis, MN 55459		J	CreditCard			D		1,343.00
Account No. xxxxx8306			Opened 7/02/02 Last Active 12/15/05		+	+	-	
Target Po Box 9475 Minneapolis, MN 55459		Н	ChargeAccount 12/13/05					
								0.00
Account No. xxxxxxxxxxxx0001  Toyota Motor Credit			Opened 7/12/04 Last Active 3/06/08 Automobile					
4501 Erskine Rd Ste 150 Cincinnati, OH 45242	Х	J						
								3,202.00
Account No. xxxxxxxxxxxx0001			Opened 11/03/01 Last Active 5/02/05 Automobile					
Toyota Motor Credit 19001 South Western Ave Torrance, CA 90501		Н	Addinosiio					
								0.00
Account No. xxxxxxxxx3118			Opened 3/12/04 Last Active 1/16/06 ConventionalRealEstateMortgage					
Wells Fargo Hm Mortgag Po Box 10335 Des Moines, IA 50306		J	ConventionalivealEstateMortgage					
								0.00
Sheet no11 of11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total			otal oage	- 1	4,545.00
			(Report on Summary of	f Sch		otal ules	- 1	98,903.00

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B6G (Official Form 6G) (12/07)

In re	James W. Camaquin,	Case No.
	Nancy F. Camaguin	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-23024 Doc 1 Filed 08/29/08 Entered 08/29/08 14:55:38 Desc Main Document Page 30 of 52

B6H (Official Form 6H) (12/07)

In re	James W. Camaquin,	Case No.
	Nancy F. Camaguin	

#### Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

### NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Rachel Witt 401 W. Curtis Rd. 6-203 Savoy, IL 61874 Client's daughter Toyota Motor Credit 4501 Erskine Rd Ste 150 Cincinnati, OH 45242

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**B6I (Official Form 6I) (12/07)** 

	James W. Camaquin			
In re	Nancy F. Camaquin		Case No.	
		Debtor(s)	_	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Statu	s:	DEPENDENTS OF DEBTOR AND SPOUSE									
Married	REL	ATIONSHIP(S): None.	Α	GE(S):							
Employment:	<b>_</b>	DEBTOR	1		SPOUSE						
Occupation	Accour	nt Manager	Secreta	ry							
Name of Employer		Control Solutions			n School Dist.	99					
How long employed	5 mont		9 years								
Address of Employer	Bensei	orndale Ave. nville, IL 60106	4436 Ma Downer		, IL 60515						
		d monthly income at time case filed)			DEBTOR		SPOUSE				
1. Monthly gross wag	es, salary, and commis	ssions (Prorate if not paid monthly)		\$	3,175.00	\$	1,467.00				
2. Estimate monthly of	vertime			\$	0.00	\$	0.00				
3. SUBTOTAL				\$	3,175.00	\$	1,467.00				
4. LESS PAYROLL I											
-	and social security			\$	573.00	\$	220.00				
b. Insurance				\$	239.00	\$	172.00				
c. Union dues				\$	0.00	\$	0.00				
d. Other (Specif	y):			\$	0.00	\$	0.00				
	-			\$	0.00	\$	0.00				
5. SUBTOTAL OF P.	AYROLL DEDUCTION	ONS		\$	812.00	\$	392.00				
6. TOTAL NET MON	THLY TAKE HOME	EPAY		\$	2,363.00	\$	1,075.00				
7. Regular income fro	m operation of busine	ss or profession or farm (Attach detailed	l statement)	\$	0.00	\$	0.00				
8. Income from real p	roperty			\$	0.00	\$	0.00				
9. Interest and divider				\$	0.00	\$	0.00				
dependents listed	l above	ents payable to the debtor for the debtor	's use or that of	\$	0.00	\$	0.00				
11. Social security or	government assistance			¢	0.00	¢.	0.00				
(Specify):				, <u> </u>	0.00	\$ <u></u>	0.00				
10 D :				, <u> </u>	0.00	ъ <u> </u>	0.00				
12. Pension or retiren				» <u>—</u>	0.00	» —	0.00				
13. Other monthly inc (Specify): S	ome ale of Car to Son			\$	200.00	\$	0.00				
(Specify).	ale of Car to Soft			\$	0.00	φ	0.00				
_				ه <u> </u>	0.00	<b>»</b> —	0.00				
14. SUBTOTAL OF	LINES 7 THROUGH	13		\$	200.00	\$	0.00				
15. AVERAGE MON	THLY INCOME (Ad	d amounts shown on lines 6 and 14)		\$	2,563.00	\$	1,075.00				
16. COMBINED AV	ERAGE MONTHLY 1	INCOME: (Combine column totals from	n line 15)		\$	3,638.	.00				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	James W. Camaquin Nancy F. Camaquin		Case No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,480.00
a. Are real estate taxes included? Yes No _X_	Ψ	,
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	35.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	Ψ	235.00
3. Home maintenance (repairs and upkeep)	Φ	0.00
4. Food	Φ	400.00
5. Clothing	Φ	40.00
	Φ	25.00
6. Laundry and dry cleaning	ф ———	100.00
7. Medical and dental expenses	\$	
8. Transportation (not including car payments)	\$	275.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	10.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	10.00
b. Life	\$	286.00
c. Health	\$	0.00
d. Auto	\$	165.00
e. Other Umbrella	\$	16.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	520.00
b. Other Student Loans	\$	70.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming/Haircuts	\$	25.00
Other Auto Repairs/Maintenance	\$ <del></del>	25.00
<u> </u>	Ψ	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,967.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,638.00
b. Average monthly expenses from Line 18 above	\$	3,967.00
c. Monthly net income (a. minus b.)	\$	-329.00

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	James W. Camaquin			
In re	Nancy F. Camaquin		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

## **Other Utility Expenditures:**

_Cable/Internet	 90.00
Cell	\$ 145.00
Total Other Utility Expenditures	\$ 235.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	James W. Camaqu Nancy F. Camaquir			Case No.		
			Debtor(s)	Chapter	7	
	]	DECLARATION	CONCERNING DEBTOR	'S SCHEDUL	ES	
	DE	CLADATION UNDER	R PENALTY OF PERJURY BY II	NDIMIDITAL DE	ртор	
	DE	CLARATION UNDER	K FENALII OF FERJURI DI II	NDIVIDUAL DE.	BIOK	
	T 1 1	1 1 6	4 (11 14 6 1	1 1 1		
			that I have read the foregoing sun	•		

Date August 28, 2008 Signature /s/ James W. Camaquin

James W. Camaquin

Debtor

Date August 28, 2008 Signature /s/ Nancy F. Camaquin

Nancy F. Camaquin Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

	James W. Camaquin				
In re	Nancy F. Camaquin		Case No.		
		Debtor(s)	Chapter	7	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$63,884.00	Employment Income - 2006 - per tax transcripts
\$43,576.00	Employment Income - 2007 - per tax transcripts
\$42,734.00	Employment Income - 2008 year to date - per pay advices

COLIDOR

AMOUNT

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL

RELATIONSHIP TO DEBTOR DATE

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

## 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

ASSIGNMENT

NAME AND ADDRESS OF ASSIGNEE

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1500.00

NAME AND ADDRESS OF PAYEE Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$294.00-for debtor education and credit counseling courses, tax transcripts, and credit reports

## 10. Other transfers

None 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. DESCRIBE PROPERTY TRANSFERRED DATE RELATIONSHIP TO DEBTOR AND VALUE RECEIVED Nathan Witt 1/24/2007 1997 Lexus-\$6000 (\$200 per month)

3013 N. Allen Ave.

Apt. 1

Chicago, IL 60618

Son

7/2007 Real Estate at 1325 55th St., Downers Grove, IL Buyer

1325 55th St. 60515

Downers Grove, IL 60515 No profit from sale

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF DEVICE VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER.

AMOUNT AND DATE OF SALE OR CLOSING AND AMOUNT OF FINAL BALANCE

## 12. Safe deposit boxes

NAME AND ADDRESS OF INSTITUTION

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES NAME AND ADDRESS OF BANK OF THOSE WITH ACCESS DESCRIPTION DATE OF TRANSFER OR OR OTHER DEPOSITORY TO BOX OR DEPOSITORY OF CONTENTS SURRENDER, IF ANY

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5

## 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

## 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1325 55th St. NAME USED

DATES OF OCCUPANCY

Same

1/1996-07/2007

Downers Grove, IL

2255 S. Highland Ave., Apt. 509, Lombard, IL 60148

7/2007-5/2008

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

## 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

NAME

None

**ADDRESS NAME** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

## NAME AND ADDRESS

## DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**  DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20 Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

**ADDRESS** NAME DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None If the debtor is n

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 28, 2008	Signature	/s/ James W. Camaquin
			James W. Camaquin
			Debtor
	A 400 0000	a.	
Date	August 28, 2008	Signature	/s/ Nancy F. Camaquin
			Nancy F. Camaquin
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

## **United States Bankruptcy Court** Northern District of Illinois

James W. Camaquin In re Nancy F. Camaquin			Case No.		
In re Nancy F. Camaquin	D	ebtor(s)	_ Case No. Chapter	7	
CHAPTER 7 IN  I have filed a schedule of assets and li  I have filed a schedule of executory co		secured by property o	f the estate.		ad lagsa
I intend to do the following with respect	•	•		•	a rease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2004 Toyota Highlander 65,000 miles	Toyota Motor Credit		•	Ü	X
Description of Leased Property	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NONE-					
Date August 28, 2008		s/ James W. Camad lames W. Camaquir Debtor	•		
Date August 28, 2008	<u> </u>	s/ Nancy F. Camaqu Nancy F. Camaquin Joint Debtor	ıin		

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# Document Page 44 of 52 United States Bankruptcy Court Northern District of Illinois

In re	James W. Camaquin Nancy F. Camaquin		Case No.	
III IC	Handy 1 : Gamaquin	Debtor(s)	Chapter	7
	DISCLOSURE OF COME	PENSATION OF ATTO	RNEY FOR DI	EBTOR(S)
co	ursuant to 11 U.S.C. § 329(a) and Bankruptcy ompensation paid to me within one year before the e rendered on behalf of the debtor(s) in contemplati	filing of the petition in bankruptc	y, or agreed to be pa	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,500.00
	Prior to the filing of this statement I have receive	red	\$	1,500.00
	Balance Due		\$	0.00
2. Tł	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. Tł	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. ■	I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are mem	bers and associates of my law firm.
	I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the			
a. b. c.	Analysis of the debtor's financial situation, and representation and filing of any petition, schedules, Representation of the debtor at the meeting of creation (Other provisions as needed)  Negotiations with secured creditors to representations.	endering advice to the debtor in det statement of affairs and plan which editors and confirmation hearing, a	termining whether to n may be required; and any adjourned her	file a petition in bankruptcy; arings thereof;
6. B <u>y</u>	y agreement with the debtor(s), the above-disclosed Representation of the debtors in any dis- financial management course fees, pos- pursuant to 11 USC 522(f)(2)(A) for avo- or any other adversary proceeding, or p	schargeability actions, any docu t-discharge credit repair, judicia oidance of liens on household g	ument retrieval serval al lien avoidances, oods, relief from st	preparation and filing of motions ay actions, motions to redeem
		CERTIFICATION		
	certify that the foregoing is a complete statement of nkruptcy proceeding.	any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in
Dated:		/s/ Justin J. Guler Justin J. Guler # 6 Legal Helpers, PC Sears Tower 233 S. Wacker St Chicago, IL 60606 (312) 467-0004	3294287 ; uite 5150	2

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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## B 201 (04/09/06)

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Justin J. Guler # 6294287	X /s/ Justin J. Guler #	August 28, 2008					
Printed Name of Attorney	Signature of Attorney	Date					
Address:							
Sears Tower							
233 S. Wacker Suite 5150							
Chicago, IL 60606							
(312) 467-0004							
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
James W. Camaquin							
Nancy F. Camaquin	X /s/ James W. Camaquin	August 28, 2008					
Printed Name of Debtor	Signature of Debtor	Date					
Case No. (if known)	X _/s/ Nancy F. Camaquin	August 28, 2008					
	Signature of Joint Debtor (if any)	Date					

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## **United States Bankruptcy Court** Northern District of Illinois

In re	James W. Camaquin Nancy F. Camaquin		Case No.		
		Debtor(s)	Chapter 7		
	VEI	RIFICATION OF CREDITOR M	<b>IATRIX</b>		
	Number of Creditors: 42				
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to the	e best of my	
Date:	August 28, 2008	/s/ James W. Camaquin James W. Camaquin			
		Signature of Debtor			
Date:	August 28, 2008	/s/ Nancy F. Camaquin			
		Nancy F. Camaquin			
		Signature of Debtor			

AMC Mortgage Services Po Box 769 Santa Ana, CA 92866

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

Argonne Credit Union 9700 S Cass Ave Lemont, IL 60439

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420

Beneficial / Household Finance Attn: Bankruptcy Dept 961 Weigel Dr Elmhurst, IL 60126

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Chase- Bp Po Box 15298 Wilmington, DE 19850 Chrysler Financial 11300 Cornell Park Dr St Cincinnati, OH 45242

Citgo Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citi - BP Oil Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citibank / Sears Po Box 20363 Kansas City, MO 64195

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Direct Merchants Bank Attn: Bankruptcy Dept Po Box 5246 Carol Stream, IL 60197

Dupag Cu Pob 3930 Naperville, IL 60567

Dupage Credit Union 1515 Bond St Naperville, IL 60563

Edfinancial/bankone 123 Center Park Dr Knoxville, TN 37922

Edsouth W/jp Morgan Po Box 36014 Knoxville, TN 37930 Exxmblciti Po Box 6497 Sioux Falls, SD 57117

First Consumers National Bank Po Box 51660 Sparks, NV 89435

Guaranty Bk 4000 W. Brown Deer Brown Deer, WI 53209

Kohls
Attn: Recovery
Po Box 3120
Milwaukee, WI 53201

Lazarus/macy's Attention: Bankruptcy Po Box 8118 Mason, OH 45040

Lowes / MBGA Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076

M3 Financial Services 1127 S Mannheim Rd Ste 1 Westchester, IL 60154

Mcydsnb 9111 Duke Blvd Mason, OH 45040

Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607

Merchants Cr 2230 W Jackson Blvd Ste 900 Chicago, IL 60606 New Century Mtg/Carrington Loan Servicin Po Box 15298 Wilmington, DE 19850

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Nissan Motor Acceptance / Infiniti Po Box 660366 Dallas, TX 75266

Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826

Onyx Acceptance Corp C/O Tsys Debt Management Po Box 5155 Norcross, GA 30091

Rachel Witt 401 W. Curtis Rd. 6-203 Savoy, IL 61874

Rnb-fields3 Attn.: Bankruptcy 6356 Corley Rd Norcross, GA 30071

Select Portfolio Svcin 3815 South West Temple Salt Lake City, UT 84115

Target
Po Box 9475
Minneapolis, MN 55459

Toyota Motor Credit 19001 South Western Ave Torrance, CA 90501 Toyota Motor Credit 4501 Erskine Rd Ste 150 Cincinnati, OH 45242

Wells Fargo Hm Mortgag Po Box 10335 Des Moines, IA 50306